

**United States Bankruptcy Court
District of New Jersey**

Cibik Law, P.C.
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Attorney for Debtor

In re: Haydee Velazquez,
Debtor.

Case No.: 23-17261-JNP

Chapter: 13

Hearing Date: December 27, 2023

Judge: Poslusny

**CERTIFICATION OF MICHAEL I. ASSAD IN SUPPORT
OF DEBTOR'S MOTION TO MODIFY CLAIM NO. 1 OF
CASTLE CREDIT CO HOLDINGS, LLC**

I, Michael I. Assad, certify as follows:

1. I am counsel for the above debtor.
2. I have reviewed the docket in this case, which indicates that Claim No 1 was filed by Castle Credit Co Holdings, LLC on September 23, 2023.
3. I have reviewed Claim No. 1 and the supporting documents attached thereto.
4. The contract attached to Claim No. 1, which is the basis for the claim, does not grant Castle Credit Co Holdings, LLC a security interest in any of the debtor's real or personal property.

I certify under penalty of perjury that the above is true and correct to the best of my knowledge, information, and belief.

Date: November 18, 2023

/s/ Michael I. Assad
Michael I. Assad